

The
SPOTLIGHT

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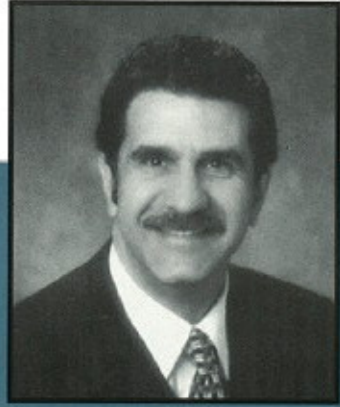
Step Up

So Others Can

Step In

2000 in 2000

A Monthly Publication of American Income Life Insurance Company



Teamwork — A Prerequisite to Success

I read an article recently that described the seven essential parts of teamwork: listening, questioning, persuading, respecting, helping, sharing and participating. Now think of these words as building blocks — building blocks to your success.

Last month I focused on how having the right attitude makes a difference when approaching each sale. This month I would like to center on the importance of teamwork and how a team effort can contribute to individual success.

I believe that here at American Income we are a part of something that is greater than just selling insurance. I feel we are a team with a network of resources.

I encourage you to tap these resources provided by your fellow Agents. Listen to their ideas, question their methods, respect their insights and participate in their success. Great leaders want to share their knowledge and offer others personal motivation.

We are committed to providing our Agents with the tools, or building blocks they need, in order to succeed. Building a foundation of success is what American Income is all about.

By accepting the challenges of making your jobs both easier and more rewarding we are paving the way for more individuals to recognize the great opportunity offered by American Income.

At our annual Convention I introduced our theme for the remainder of the year — *Step up, so others can step in, 2000 in 2000*. We have a shared responsibility in making this goal a reality — What does it mean you?

Once again I say — *Step up, so others can step in, paving the way for 2000 Agents in 2000!*

Continuing the legacy, carrying the torch,

*f*rom the desk of
Roger Smith

Executive Vice President,
Director Of Agencies

*"Do not go where
the path may lead,
go instead where
there is no path and
leave a trail."*

—Ralph Waldo
Emerson



1. Steve Polederos

Southfield, MI
SGA: Zeidner-Cowan

"My years of experience in the human services and the unique opportunity available at AIL have helped to make me a top producer while filling the needs of our union brothers and sisters."



2. Timothy Cruise

Downer's Grove, IL
SGA: Scott Smith

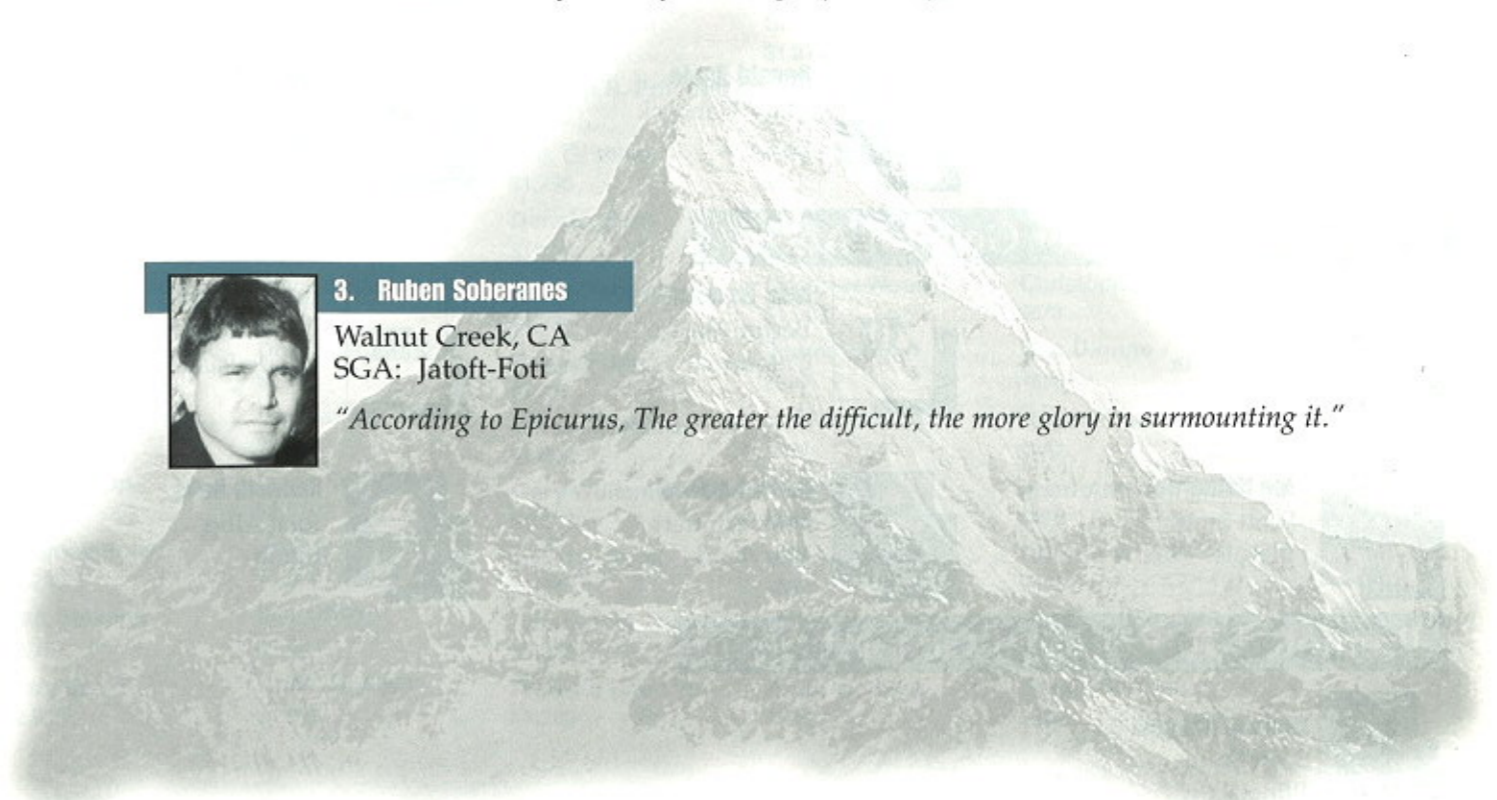
"I am relentless in pursuit of my commitment to excellence. In our Agency we experience a sense of urgency every day and believe that while good things come to those who wait, they are only the things left over by those who hustle. I hustle."



3. Ruben Soberanes

Walnut Creek, CA
SGA: Jatoft-Foti







"According to Epicurus, The greater the difficult, the more glory in surmounting it."



Promoted To Supervising Agent

-  **David Barthelmes**
Ali Shahrak
Massachusetts
-  **William Bennick**
David Hausman
Georgia
-  **Andrew Falensky**
Surace-Surace
Ohio
-  **Scott Hunter**
Steve Friedlander
New Zealand
-  **Iain McGarvie-Munn**
Pat Shehan
Connecticut
-  **Vladimir Opra**
Larry Geneser
Kansas
-  **Thomas Teegan**
Rick Altig
Wisconsin
-  **Shelley Varley**
Rick Altig
Washington

Promoted To General Agent

-  **Frances Alexander**
Steve Friedlander
New Zealand
-  **Mitchell Clem**
William Devine
Texas
-  **Patrick Pickford**
Michael Busico
California
-  **Ronald Robie**
Mark Hancock
Indiana
-  **James Schneider**
Robert Glover
Michigan
-  **Anthony Fiani**
Eric Gigliore
New Jersey

Promoted To Master General Agent

-  **Jerry Colley**
Rick Altig
Minnesota
-  **Lynn Erickson**
Bertini-Busico
California
-  **Thomas Ferris**
Robert McKenzie
Rhode Island
-  **Kenneth Solts**
Rick Altig
Idaho

Promoted To Regional General Agent

-  **Michael Knapick**
Scott Smith
Illinois

-  **Steven Edgell**
Michael Busico
California

-  **Susan Klein**
Cohen-Rutt
California

-  **Randall Sarver**
Scott Alexander
Delaware

MGA Monthly Bonus Program

An MGA is eligible for a bonus equal to five percent (5%) of the monthly Net ALP on each Agent under them who has a Company Average Net to Gross, a Company Persistency, and a minimum of \$6,000 of Net ALP. This bonus will be increased to eight percent (8%) on any qualifying Agent during their first six months. This would be from the Agent's code date or hire date. This is available on personal production of all Agents, SAs, GAs and Agents coded to those SAs and GAs under the MGA.*

There is no persistency requirement for the MGA and no maximum number of Agents that the MGA can have to receive the five percent (5%) monthly bonus.

All MGAs must have three active Personal Producing Agents, SAs or GAs within the month to qualify for this bonus and they must have coded at least one new Agent in the qualifying production month.

Effective April 1, 2000 — in order for a MGA to be eligible for the MGA Monthly Bonus Program, the MGA and Agents must have Company Persistency and/or Company Net to Gross. Level three persistency and net to gross will be used as a comparison on MGAs in the first eight months from contract. After the eighth month both net to gross and persistency will be used.

* This is exclusive of the MGA's personal production

Ed Orell \$8,932	Michael Knapick \$2,765	James Engel \$1,874	Steve Foti \$1,271	Shashi Parekh \$728	Lamar Daniels \$375
Jeffrey Dinocento \$4,821	Hans Wikle \$2,325	Michael S. Pritchett \$1,817	Tyrone Conard \$1,139	John Hancock \$700	Kyle Winebrenner \$351
Ryan Whitley \$4,548	Vlad Y. Basov \$2,308	Erik Graham \$1,795	Guy A. Rouelle \$1,138	Janice King \$585	Terrance Brennan \$350
Kevin Khadivian \$4,448	Lee Conti \$2,286	Dennis Muth \$1,779	Mitchell Look \$1,071	Nicholas Nitkowski \$585	Robert Colley \$322
Wilbur G. Smith \$4,267	David Brister \$2,221	Brian Traboulay \$1,730	Matthew Wood \$1,007	Christopher Cass \$573	Eric Schott \$312
Christine Campbell \$4,230	Doreen Ryan-Foti \$2,212	Roger Fung \$1,706	James Logan \$997	Eric Dionne \$558	
Stephen Liberto \$3,493	Yaroslav Bitman \$2,134	Stacie Williams \$1,686	J. Saul Quiroz \$931	Robert Smith \$537	
Hurst Kopp \$3,270	Isaac Soussana \$2,070	Gary Williams \$1,528	Jorge Zayas \$846	John Arabian \$491	
Thomas Foley \$3,209	Jeffery Churchfield \$1,972	William Cook \$1,341	Jeffrey Horsky \$832	George Vrbanc \$486	
Dan Stevens \$3,127	Ilija Orlovic \$1,933	James Isip \$1,335	Timothy Gray \$814	Ronald Vanwoesik \$466	
Rory Lee \$2,895	Andy Zomaya \$1,917	Melinda-Rae Lyse \$1,289	Ervin Wheeler \$775	Stuart Chirnside \$392	

All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Ruben Soberanes	\$24,789	85.31	95	Andy Zomaya	Jatoft-Foti
2. Timothy Cruise	23,002		92		Scott Smith
3. Steven Polederos	21,857		87		Zeidner-Cowan
4. Frauline McGuire	18,802		97		Anne O'Driscoll
5. James Dattilo	16,851		87		Ed Orell
6. Gleb Ostrovsky	16,165		94		Justin A. Jones
7. Michael Silver	16,009		98		Larry Weiner
8. Brian Traboulay	15,836		98		Rick Altig
9. Lawrence Hauck	15,700		87		Steve Friedlander
10. J. Saul Quiroz	15,641		94		Michael Busico
11. Harry Levine	15,353	74.69	100	Stephen Liberto	Kevin Pawlowski
12. Vito Pecoraro	15,053		100		Eric Giglione
13. Angeles Ordas	15,033		94		Michael Busico
14. Steve Khadivian	14,971		89		Scott Smith
15. Ola Okseter	14,966		98		Rick Altig
16. Andrew Kay	14,770		95		Brian Traboulay
17. Kurt Johnson	14,232		100		Rory Lee
18. Jeffrey Horsky	14,100		97		Jeffrey Horsky
19. Adel Kouhari	13,975		97		Robert Glover
20. Roland Parker	13,925		98		Tom Williams
21. Peter Nikolov	13,873	89.37	98	Yaroslav Bitman	Steve Friedlander
22. Wesley Bangs	13,731		88		Rick Altig
23. Alan Becker	13,519		99		Larry Geneser
24. Shirley Brown	13,463		86		Larry Geneser
25. Mark Sabina	13,390		92		Surace-Surace
26. Kelly McDonald	13,277		89		Jatoft-Foti
27. Nick Mayes	13,177		95		Cohen-Hartman
28. Chris Wittenbach	13,143		95		Justin A. Jones
29. Arkadi Nulman	13,017		88		Larry Geneser
30. Edward Farley	12,988		95		Marc Zipper
31. Mitchell Clem	12,721	89.37	100	Vlad Basov	William Devine
32. James Schneider	12,641		100		Robert Glover
33. Lewis Prochnau	12,592		96		Rick Altig
34. Yevola Green	12,586		100		Rick Altig
35. Levi Clock	12,554		88		Larry Geneser
36. Rajeev Arora	12,395		100		Rick Altig
37. Camilla Goldy	12,338		100		Cohen-Rutt
38. Christopher Bacheller	12,042		75		Marc Zipper
39. Stephen Ross	11,927		93		Steve Friedlander
40. Edward Brown	11,904		94		Marc Morton
41. Ryan Stangler	11,893	89.37	97	Ed Orell	Marc Zipper
42. Marisol Portillo-Mata	11,755		94		Cohen-Rutt
43. John William	11,741		96		Marc Zipper
44. Wendell Bangs	11,611		91		Rick Altig
45. Norman Barfoot	11,593		97		Dan Rubio
46. Eddie Dhillon	11,503		91		Scott Smith
47. Russell Morris	11,454		94		Marc Zipper
48. Thomas Reddoch	11,359		98		Kevin Pawlowski
49. Kane Ali	11,265		95		David Hausman
50. Michael Oliva	11,250		92		Cohen-Hartman

All Time Record to Beat					
★	Net ALP \$221,368	Year 1999			
Brian Traboulay	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$42,716	85.31	92	Andy Zomaya	Scott Smith
2. Steven Polederos	35,868		87		Zeidner-Cowan
3. Ruben Soberanes	32,199		95		Jatoft-Foti
4. Brian Traboulay	28,030		98		Rick Altig
5. James Dattilo	27,972		87		Marc Zipper
6. Gleb Ostrovsky	26,632		94		Justin A. Jones
7. Steve Khadivian	25,401		89		Scott Smith
8. J. Saul Quiroz	25,366		94		Michael Busico
9. Wesley Bangs	25,142		88		Rick Altig
10. Angeles Ordas	24,880		94		Michael Busico
11. Michael Crain	24,627	89.37	89	Andy Zomaya	Scott Smith
12. Shirley Brown	24,218		86		Larry Geneser
13. Diana Watkins	23,291		91		Bruce Gilpatrick
14. Alan Becker	23,196		99		Larry Geneser
15. Kelly McDonald	23,166		89		Jatoft-Foti
16. Marisol Portillo-Mata	23,077		94		Cohen-Rutt
17. Wendell Bangs	23,064		91		Rick Altig
18. Arkadi Nulman	23,021		88		Larry Geneser
19. Andrew Kay	22,922		95		Rick Altig
20. Leanne Hughes	22,847		100		Eric Giglione
21. Scott Sonnenberg	22,779	89.37	96	Jeffrey Dinocento	Larry Geneser
22. Vito Pecoraro	22,552		100		Eric Giglione
23. Levi Clock	22,181		88		Larry Geneser
24. Chris Wittenbach	21,987		95		Justin A. Jones
25. Jack Seitz	21,874		93		Hancock-Boles
26. Scott Remmey	21,774		100		Eric Giglione
27. Edward Brown	21,582		94		Marc Morton
28. Ola Okseter	21,391		98		Rick Altig
29. Michael Perkins	21,219		93		Jatoft-Foti
30. Adel Kouhari	20,742		97		Robert Glover
31. Nick Mayes	20,335	89.37	95	Christine Campbell	Cohen-Hartman
32. Mitchell Clem	20,312		100		William Devine
33. Stanley Jones	19,894		93		Kevin Pawlowski
34. Mark Bleier	19,722		96		Gary Bleier
35. Michael Oliva	19,648		92		Cohen-Hartman
36. Thomas Gilbert	19,635		89		Rick Altig
37. Peter Novellino	19,530		89		Rick Altig
38. Julio Arriola	19,512		78		Scott Smith
39. Rebecca Francis	19,485		89		Surace-Surace
40. James Schneider	19,357		100		Robert Glover
41. Russell Morris	19,330	89.37	94	Ed Orell	Marc Zipper
42. Jerry Colley	19,311		86		Rick Altig
43. David Iriye	19,290		93		Cohen-Rutt
44. Iain McGarvie-Munn	19,273		90		Pat Shehan
45. Michael Silver	19,264		98		Larry Weiner
46. Mark Sabina	19,137		92		Surace-Surace
47. Edward Farley	19,085		95		Marc Zipper
48. John Huber	18,946		98		Eric Giglione
49. James Harris	18,861		100		Eric Giglione
50. Frauline McGuire	18,802		97		Anne O'Driscoll



1. Ruben Soberanes
Walnut Creek, CA
SGA: Jatoft-Foti



2. Timothy Cruise
Downer's Grove, IL
SGA: Scott Smith



3. Steven Polederos
Southfield, MI
SGA: Zeidner-Cowan



4. Frauline McGuire
St. John's, NF
SGA: Anne O'Driscoll



5. James Dattilo
Altamonte Springs, FL
SGA: Marc Zipper



6. Gleb Ostrovsky
Ridgeland, MS
SGA: Justin A. Jones



7. Michael Silver
Raleigh, NC
SGA: Larry Weiner



8. Brian Traboulay
Burnaby, BC
SGA: Rick Altig



9. Lawrence Hauck
Auckland, NZ
SGA: Steve Friedlander



10. J. Saul Quiroz
San Diego, CA
SGA: Michael Busico

Chairman's Club Outstanding Producers

January

Agent	SGA	# of Times Qualified	Total Net ALP	Persistence
Jinzhou Zhao	Rick Altig	7	\$41,166	90.79

February

Agent	SGA	# of Times Qualified	Total Net ALP	Persistence
Wendell Bangs	Rick Altig	1	\$43,236	82.09
Timothy Cruise	Scott Smith	4	\$64,746	82.24
Arkadi Nulman	Larry Geneser	2	\$48,404	82.70
Brian Traboulay	Rick Altig	11	\$54,701	89.56

"Quality only happens when you care enough to do your best."

— Anonymous

World's Greatest Bonus

750+ Bonus

Timothy Cruise SGA: Scott Smith	James M. Dattilo SGA: Marc Zipper	Lawrence Hauck SGA: Steve Friedlander	Harry T. Levine SGA: Kevin Pawlowski	Frauline McGuire SGA: Anne O'Driscoll	Angeles A. Ordas SGA: Michael Busico
Gleb Ostrovsky SGA: Justin A. Jones	Vito F. Pecoraro SGA: Eric Giglione	Steven Polederos SGA: Zeidner-Cowan	J. Saul Quiroz SGA: Michael Busico	Ruben Soberanes SGA: Jatoft-Foti	Brian Traboulay SGA: Rick Altig

500+ Bonus

Abdulrazzaq Ahmed SGA: Robert Glover	Kane Y. Ali SGA: David Hausman	Julie Aprahamian SGA: Joseph Manone	Darrell Ballard SGA: Jatoft-Foti	Wendell C. Bangs SGA: Rick Altig	Terrence Banks SGA: Surace-Surace
Norman Barfoot SGA: Dan Rubio	Maria Bellajaro SGA: Rick Altig	Mark W. Bleier SGA: Gary Bleier	Timothy Braquen SGA: Rick Altig	Daniel P. Brown SGA: Mark Hancock	Edward M. Brown SGA: Marc Morton
Christine Campbell SGA: Cohen-Hartman	Jerry L. Colley SGA: Rick Altig	John W. DeRosier SGA: Rick Altig	Eddie Dhillon SGA: Scott Smith	Albert DiMarco SGA: Rick Altig	James R. Engel SGA: Patrick Shehan
John D. Franklin SGA: Cohen-Rutt	Mark Gagliardi SGA: Jatoft-Foti	Steve E. Godbout SGA: Ramin Kouladji	James D. Harris SGA: Eric Giglione	Leanne M. Hughes SGA: Eric Giglione	David T. Iriye SGA: Cohen-Rutt
Stanley E. Jones SGA: Kevin Pawlowski	Steve Khadivian SGA: Scott Smith	Herman H. Libman SGA: Lisa D'Amico	Ramin Maghsoud SGA: Larry Kudlacek	Benjamin Mancillas SGA: Danny Van Houten	Iain McGarvie-Munn SGA: Patrick Shehan
Andre A. McGuire SGA: Rick Altig	Russell Morris SGA: Marc Zipper	Eric R. Nichols SGA: Scott Smith	Peter Novellino SGA: Rick Altig	Michael L. Oliva SGA: Cohen-Hartman	James M. Peate SGA: Marc Zipper
Michael Perkins SGA: Jatoft-Foti	Daniel S. Phares SGA: Marc Morton	Vedran Pipinic SGA: Rick Altig	Marisol Portillo-Mata SGA: Cohen-Rutt	Ronald Raphael SGA: Cohen-Rutt	
Thomas Reddoch SGA: Kevin Pawlowski	Wallace Robinson SGA: Rick Altig	Joni L. Roby SGA: Marc Morton	Stephen J. Ross SGA: Steve Friedlander	Paul D. Rumbuc SGA: Victor Hancock	
Gilbert Sciacqua SGA: Jatoft-Foti	Jack H. Seitz SGA: Hancock-Boles	Kobina A. Sekyi SGA: Joseph Manone	Donald T. Shuck SGA: Mark Hancock	Michael Silver SGA: Larry Weiner	
Marilyn M. Sisco SGA: Rick Altig	Scott Sonnenberg SGA: Larry Geneser	Ryan Stangler SGA: Marc Zipper	David C. Sumabat SGA: Rick Altig	Tony K. Sutton SGA: Larry Geneser	
Anthony Vestal SGA: Larry Geneser	Johnnie Wallace SGA: Scott Smith	Diana L. Watkins SGA: Bruce Gilpatrick	John L. William SGA: Marc Zipper	David S. Zophin SGA: Marc Zipper	

600+ Bonus

Rajeev Arora SGA: Rick Altig	Edward E. Farley SGA: Marc Zipper	Adel M. Kouhari SGA: Robert Glover	Roland R. Parker SGA: Tom Williams	Mitchell L. Clem SGA: William Devine	Chris Wittenbach SGA: Justin A. Jones
Levi G. Clock SGA: Larry Geneser	Andrew C. Kay SGA: Rick Altig	Ola Okseter SGA: Rick Altig	Shirley J. Brown SGA: Larry Geneser	Jeffrey Horsky SGA: Larry Weiner	
Kurt M. Johnson SGA: Rick Altig	Arkadi Nulman SGA: Larry Geneser	Alan E. Becker SGA: Larry Geneser	Yevola E. Green SGA: Rick Altig	Peter N. Nikolov SGA: Steve Friedlander	
Eddie C Norman SGA: Larry Geneser	Wesley C. Bangs SGA: Rick Altig	Camilla G. Goldy SGA: Cohen-Rutt	Kelly McDonald SGA: Jatoft-Foti	Mark A. Sabina SGA: Surace-Surace	
Chris Bacheller SGA: Marc Zipper	Steve A. Foti SGA: Jatoft-Foti	Nick A. Mayes SGA: Cohen-Hartman	Lewis Prochnau SGA: Rick Altig	James Schneider SGA: Robert Glover	

400+ Bonus

Edward E. Bailey SGA: Larry Weiner	Kevin Bukatman SGA: Eric Giglione	James L. Camblos SGA: Charles Faulkner	Sushen Chand SGA: Jatoft-Foti	King V. Cheek SGA: David Hausman	Alex W. Chen SGA: Jatoft-Foti
Edward C. Clunk SGA: Mike Jones	Bill Cook SGA: Cohen-Rutt	Steven D. Devlin SGA: Derrill Bailey	Lawrence Enelow SGA: Michael Lavin	Anthony G. Fiani SGA: Eric Giglione	Shannon George SGA: Larry Geneser
Ciprano Gonzalez SGA: Justin A. Jones	Anita M. Gray SGA: Danny Van Houten	Michael Hanson SGA: Rick Altig	Peter Hatanaka SGA: Rick Altig	William D. Heath SGA: Mark Hancock	Daniel McKamie SGA: Kevin Pawlowski
Dennis J. Muth SGA: Rick Altig	Thomas P. Myers SGA: Larry Geneser	Michael O'Rourke SGA: Larry Geneser	Frank Perez III SGA: Scott Smith	D. Patrick Pickford SGA: Michael Busico	Samuel Pierre SGA: Marc Morton
Richard Ramirez SGA: Marc Zipper	Tanjore Ravichandran SGA: Steve Friedlander	Scott W. Remmey SGA: Eric Giglione	Margaret Richardson SGA: Steve Friedlander	Daniel Roman SGA: Rick Altig	Scott A. Shearer SGA: William Devine
William Shevenell SGA: Rick Mansfield	Keven R. Silvia SGA: Rick Altig	Damani Singleton SGA: Cohen-Rutt	Robert L. Smith SGA: Kevin Pawlowski	Donald A. Spence SGA: Ramin Kouladji	Kim M. Sprenger SGA: Gary Bleier
Breeanna Sutton SGA: William Devine	David Thornton SGA: Cohen-Rutt	Craig Timmerman SGA: Robert Glover	Mario L. Trejo SGA: Cohen-Rutt	Gary D. Williams SGA: Rick Altig	Ronald J. Yaniak SGA: Eric Giglione


All Time Record to Beat
Month: \$46,561 Net ALP

February Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Tim Thompson	\$28,791	\$33,976		98	5		Kevin Pawlowski
2. Eddie Dhillon	20,865	32,368		95	4	Kevin Khadivian	Scott Smith
3. Diana Watkins	18,142	29,665		96	3	Hurst Kopp	Bruce Gilpatrick
4. Stephen Ross	13,874	25,801		97	1		Steve Friedlander
5. David Zophin	12,263	41,380		95	2	Ed Orell	Marc Zipper


All Time Record to Beat
YTD: \$234,648 Net ALP

YTD Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Tim Thompson	\$36,877	\$43,126		98	5		Kevin Pawlowski
2. Eddie Dhillon	21,229	37,789		95	4	Kevin Khadivian	Scott Smith
3. Diana Watkins	18,142	29,665		96	3	Hurst Kopp	Bruce Gilpatrick
4. Robert Zelic	17,457	34,709		84	3	Benjamin Bellus	Tim Schroeder
5. Breanna Sutton	17,437	27,832		95	1	Ronald VanWoesik	William Devine

Supervising Agents



1. Timothy Thompson
 Houston, TX
 SGA: Kevin Pawlowski



2. Eddie Dhillon
 Downer's Grove, IL
 SGA: Scott Smith



3. Diana Watkins
 Portland, OR
 SGA: Bruce Gilpatrick

"Great things are accomplished by talented people who believe they will accomplish them."

— Warren Bennis

All Time Record To Beat
Month: \$103,854 Net ALP

February Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Mike Peate	\$47,101	\$57,984	80.13	78	12	Ed Orell	Marc Zipper
2. Wendell Bangs	25,872	37,484		90	4		Rick Altig
3. Cecile Remington	22,015	28,590		98	4		Ramin Kouladji
4. Joseph McArdle	21,213	22,805		95	3	Dan Stevens	Larry Geneser
5. Chris Wittenbach	20,454	33,597		91	4		Justin A. Jones
6. Tony Sutton	19,658	27,451		90	2	Dan Stevens	Larry Geneser
7. Scott Sonnenberg	19,483	25,983		96	2	Ryan Whitley	Richard Neal
8. Vito Pecoraro	19,214	33,720		99	2	Stephen Liberto	Eric Giglione
9. Joseph Susic	15,563	18,800		93	4		Lisa D'Amico
10. Steve Khadivian	14,841	22,776		85	4	Kevin Khadivian	Scott Smith

All Time Record To Beat
YTD: \$864,620 Net ALP

YTD Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Mike Peate	\$58,552	\$76,540	80.13	78	12	Ed Orell	Marc Zipper
2. Wendell Bangs	42,829	63,181		90	4		Rick Altig
3. Vito Pecoraro	40,728	51,818		99	2	Stephen Liberto	Eric Giglione
4. Joseph McArdle	40,022	47,878		95	3	Dan Stevens	Larry Geneser
5. Chris Wittenbach	39,232	61,219		91	4		Justin A Jones
6. Tony Sutton	34,555	47,033		90	2	Dan Stevens	Larry Geneser
7. Cecile Remington	28,898	28,590		98	4		Ramin Kouladji
8. Jimmy Tuggers	25,673	28,328		92	5	Kyle Winebrenner	Richard Neal
9. Daniel Andrecheck	23,978	38,809		92	2	James Engel	Pat Shehan
10. Scott Sonnenberg	23,778	35,768		96	2	Ryan Whitley	Larry Geneser



1. Mike Peate
 Altamonte Springs, FL
 SGA: Marc Zipper



2. Wendell Bangs
 Nashville, TN
 SGA: Rick Altig



3. Cecile Remington
 Riverview, NB
 SGA: Ramin Kouladji



4. Joseph McArdle
 Kansas City, MO
 SGA: Larry Geneser



5. Chris Wittenbach
 Ridgeland, MS
 SGA: Justin A. Jones

“Winners must have two things: Definite goals and a burning desire to achieve them.”
 – Unknown

General Agents

All Time Record to Beat

Month: \$169,163 Net ALP Ed Orell

February Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$104,573	\$169,163	74.07	75	15	Marc Zipper
2. Kevin Khadivian	77,705	77,705		89	12	Scott Smith
3. Christine Campbell	59,900	91,040		92	11	Cohen-Hartman
4. Hurst Kopp	56,118	56,329		91	9	Bruce Gilpatrick
5. Isaac Soussana	53,797	54,885		92	10	Cohen-Rutt
6. Stephen Liberto	47,004	71,126		98	9	Eric Giglione
7. Dan Stevens	46,421	60,950		92	6	Larry Geneser
8. Thomas Foley	43,281	67,557		96	8	David Hausman
9. Lee Conti	37,726	45,773		94	7	Cohen-Rutt
10. Michael Knapick	35,110	67,172		84	5	Scott Smith

All Time Record to Beat

YTD: \$1,186,607 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$132,533	\$231,155	74.07	75	15	Marc Zipper
2. Kevin Khadivian	117,430	117,430		89	12	Scott Smith
3. Stephen Liberto	110,955	115,596		98	9	Eric Giglione
4. Hurst Kopp	107,339	108,235		91	9	Bruce Gilpatrick
5. Christine Campbell	100,683	152,648		92	11	Cohen-Hartman
6. Isaac Soussana	89,033	87,515		92	10	Cohen-Rutt
7. Dan Stevens	86,391	110,280		92	6	Larry Geneser
8. Michael Knapick	78,608	124,810		84	5	Scott Smith
9. Thomas Foley	64,718	110,756		96	8	David Hausman
10. Ryan Whitley	58,804	130,337		92	7	Larry Geneser



1. Edward Orell

Altamonte Springs, FL
SGA: Marc Zipper



2. Kevin Khadivian

Downer's Grove, IL
SGA: Scott Smith



3. Christine Campbell

Phoenix, AZ
SGA: Cohen-Hartman



4. Hurst Kopp

Portland, OR
SGA: Bruce Gilpatrick



5. Isaac Soussana

Los Angeles, CA
SGA: Cohen-Rutt

Recognizing Success

Record- Breaker Ed Orell, MGA

We are proud to recognize Ed Orell, MGA with the Marc Zipper Agency, as American Income's newest record-breaker. Ed has written \$169,163 net ALP for the month, the most business written by an MGA in Company history. Ed joined the Zipper Agency in February 1996 and has rapidly risen up the ladder of success.

Shortly after his arrival, in April 1996, Ed was promoted to Supervising Agent. He received another promotion two months later to General Agent. And, finally his promotion to MGA came in March 1997.

By the time Ed was promoted to MGA he had developed a foundation of success from which to build. Ed contributes his accomplishments to a three part philosophy. One, "Begin by developing your management structure." Two, "As a leader take full responsibility for all that happens." And, three, "Recruit everyday as a manager."

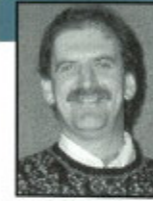
This philosophy must be working for him because the average checks received by his agency are \$1,200 a week.

Congratulations!

Master General Agents

February Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Alan Martyn	\$67,501	\$159,760		92	25	Rick Altig
2. Gary Williams	50,994	163,160		91	20	Rick Altig
3. Don Wold	42,383	86,184		93	11	Rick Altig

YTD Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Alan Martyn	\$113,042	\$258,448		92	25	Rick Altig
2. Gary Williams	92,764	298,033		91	20	Rick Altig
3. Don Wold	64,203	126,533		93	11	Rick Altig



1. Alan Martyn
Burnaby, BC
SGA: Rick Altig



2. Gary Williams
Nashville, TN
SGA: Rick Altig



3. Don Wold
Bothell, WA
SGA: Rick Altig

Regional General Agents

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% OF Quota	Net ALP
	Larry Geneser	\$134,297	\$60,000	224	\$288,308	91	NEW	\$228,291	\$120,000	190	\$498,829
	Scott Smith	190,630	90,000	212	275,412	88	NEW	357,173	180,000	198	518,352
	Cohen-Rutt	183,998	90,000	204	264,477	92	NEW	310,908	180,000	173	457,568
	Eric Giglione	127,677	80,000	160	225,407	99	NEW	215,436	160,000	135	418,601
	Rick Altig	378,118	300,000	126	890,913	93	NEW	638,926	600,000	106	1,529,434
	Marc Morton	60,935	70,000	87	134,017	92	NEW	118,797	140,000	85	253,462

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% OF Quota	Net ALP
	Marc Zipper	\$113,277	\$50,000	227	\$202,134	72	70	\$148,515	\$100,000	149	\$286,842
	Kevin Pawlowski	98,922	50,000	198	170,159	95	NEW	139,965	100,000	140	246,464
	David Hausman	65,911	60,000	110	99,852	92	NEW	113,804	100,000	95	178,525

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% OF Quota	Net ALP
	Cohen-Hartman	\$ 71,582	\$ 40,000	179	\$119,036	91	NEW	\$118,020	\$80,000	148	\$202,779
	William Devine	58,853	40,000	147	90,758	96	NEW	99,902	80,000	125	164,534
	Surace-Surace	52,158	40,000	130	125,156	77	72	108,424	80,000	136	253,580
	Billy Faulkner	43,957	40,000	110	60,160	95	NEW	70,445	80,000	88	95,363
	Larry Weiner	35,186	40,000	88	49,286	95	NEW	48,109	80,000	60	66,041
	Michael Lavin	33,533	40,000	84	44,142	90	NEW	58,171	80,000	73	76,901



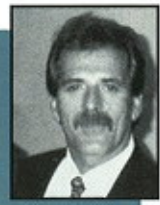
Category IV	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% OF Quota	Net ALP
	Steve Friedlander	\$66,340	\$30,000	221	\$101,074	89	71	\$88,082	\$60,000	147	\$126,693
	Bruce Gilpatrick	56,118	30,000	187	69,540	92	NEW	107,339	60,000	179	128,068
	Rick Mansfield	50,909	30,000	170	77,564	94	NEW	90,486	60,000	151	130,813
	Hancock-Boles	45,065	30,000	150	54,889	92	NEW	79,062	60,000	132	96,533
	Patrick Shehan	42,836	30,000	143	92,897	91	NEW	89,247	60,000	149	184,500
	Michael Busico	40,839	30,000	136	98,665	93	NEW	68,545	60,000	114	161,643
	Dennis Ishler	32,119	30,000	107	38,716	94	NEW	43,820	60,000	73	53,204
	Justin A Jones	29,400	30,000	98	102,240	94	NEW	56,717	60,000	95	171,984

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% OF Quota	Net ALP
	Ramin Kouladji	\$32,899	\$20,000	164	\$56,492	94	NEW	\$ 45,155	\$40,000	113	\$ 78,305
	Robert Glover	32,767	20,000	164	78,941	96	NEW	54,587	40,000	136	123,228
	Joseph Manone	26,058	20,000	130	66,912	91	NEW	51,000	40,000	128	124,962
	Tim Schroeder	21,603	20,000	108	28,063	88	NEW	41,880	40,000	105	52,223
	Gary Bleier	17,759	20,000	89	52,064	96	NEW	22,737	40,000	57	78,778

Category I	FEBRUARY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% OF Quota	Net ALP
	Greg Partee	\$26,415	\$20,000	132	\$31,481	94	NEW	\$ 34,651	\$40,000	87	\$49,303



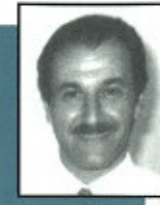
Category I



LARRY GENESER
Kansas City, MO



SCOTT SMITH
Downer's Grove, IL



DAVID COHEN & RICHARD RUTT
Los Angeles, CA



ERIC GIGLIONE
Edison, NJ



RICK ALTIG
Redmond, WA

Category II



MARC ZIPPER
Altamonte Sprgs, FL

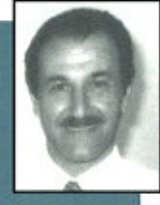


KEVIN PAWLOWSKI
Houston, TX



DAVID HAUSMAN
Atlanta, GA

Category III



DAVID COHEN & STEVE HARTMAN
Phoenix, AZ



WILLIAM DEVINE
Irving, TX



JIM & STEVE SURACE
N. Royalton, OH



BILLY FAULKNER
Mechanicsville, VA

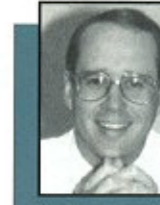
Category IV



STEVE FRIEDLANDER
Auckland, NZ



BRUCE GILPATRICK
Portland, OR



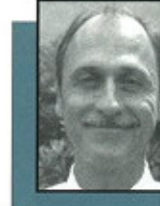
RICK MANSFIELD
Yarmouth, ME



PATRICK SHEHAN
Meriden, CT



VIC HANCOCK & ROB BOLES
Cincinnati, OH



MICHAEL BUSICO
San Diego, CA



DENNIS ISHLER
Harrisburg, PA

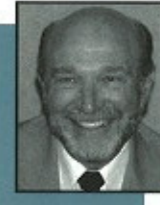
Category V



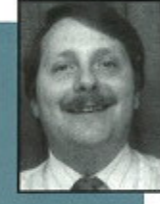
RAMIN KOULADJI
Riverview, NB



ROBERT GLOVER
Kalamazoo, MI



JOSEPH MANONE
Menomonee Falls, WI



TIM SCHROEDER
Salt Lake City, UT

Category VI



GREG PARTEE
Evansville, IN



**from the desk of
Denise Bowyer**

National Public Relations
Director

*“Individual
commitment to a
group effort — that is
what makes a team
work, a company
work, a society work,
a civilization work.”
— Vince Lombardi*

Continuing The Legacy

Bernard Rapoport, born the son of Russian Jewish immigrants founded American Income Life with just \$25,000 in borrowed money, half a century ago. As a lifelong political and social activist, Bernard’s personal and corporate philanthropy have come naturally. In word and deed, Bernard through AIL, has developed a long and rich history of moral and financial support with organized labor — supporting workers on strike and layoffs, battling legislative attacks on working families, establishing scholarship funds for Union members’ children and so much more.

It’s quite an impressive story, but it’s only the beginning. The rest of the AIL story will be written by us.

In word and deed, what is your personal relationship with this wonderfully rich legacy? Do you understand the values and ideology on which AIL has been built? Do you generously give of your personal time and money to support working families in your area? Does your Agency ask that you give something back to those we serve?

I realize most of us aren’t millionaires, nor do we have an abundance of extra time. But I believe we all have something to give. Here are some practical ways we can carry on the legacy.

Community Support

- Support a COPE endorsed candidate through door-knocking and phone banking
- Attend a Union Cities event or a Street Heat Action
- Participate in a labor sponsored community service project
- Collect food for your Agencies’ food bank program.

Agency Action

- Invite a labor leader to attend a sales meeting to share current Labor news with your Agency
- Share with each new Agent and phone setter our rich history and deep commitment to Labor.
- Emphasize the value of each phone call or in home visit to Union members.
- Explain the importance of the OPEIU VOTE contribution and ask everyone to participate.

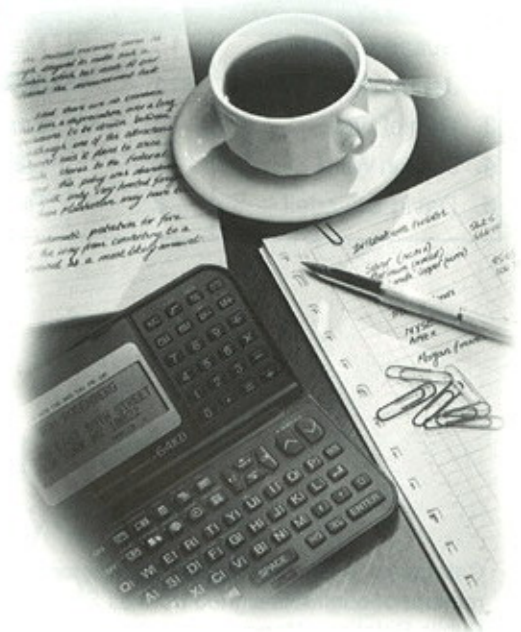
Continuing the Legacy comes to some naturally and others by choice. However, it will take all of us collectively to write the next chapter of AIL’s great history. You can become a vital part of AIL’s history and future by committing to compassion through action. The choice is yours.

Qualifiers

MALKA ARONY	\$683
LEO VANDENBUSSCHE	\$683
ROBIN DENHAM	\$525
DARRELL DOREY	\$525
SHERYL SALAKAS	\$500
JOSEPH WARD	\$500
BRENDA DISOMMA	\$420
ANTHONY GENTILI	\$420
RONA SPANO	\$400
WENDI ROSE	\$315
AYANNA DATE	\$300
JACQUELINE DEVOOGHT	\$300
BECKY CUTLER	\$300
ANAT COHEN	\$300
PENNY MILLER	\$300
SUSAN FULDAUER	\$263
DEBBIE ENSTEDT	\$263
JOSEPH WESTFALL	\$250

PR BONUS

- JANUARY
- FEBRUARY**
- MARCH
- APRIL
- MAY
- JUNE
- JULY
- AUGUST
- SEPTEMBER
- OCTOBER
- NOVEMBER
- DECEMBER



All Time PR Card Production Record

Month: 18,960 cards

February Production

PR Manager	# Cards	SGA
1. Malka Arony	7,095	Cohen-Hartman
2. Randy Altig	6,647	Rick Altig
3. Debbie Enstedt	5,302	Rick Altig

Category A	# Cards	SGA
1. Leo VanDenBussche	4,240	Rick Altig
2. Jill Altig	2,243	Rick Altig
3. Charles Hill	1,753	Jatoff-Foti
4. Robin Denham	1,581	Larry Geneser
5. Randy Altig	1,472	Rick Altig

Category B	# Cards	SGA
1. Malka Arony	5,263	Cohen-Hartman
2. Sheryl Salakas	1,698	Lisa D'Amico
3. Penny Miller	1,066	Surace-Surace
4. Wendi Rose	1,056	William Devine
5. Darrell Dorey	1,040	Ramin Kouladji

Category C	# Groups	SGA
1. Susan Fuldauer	15	Mark Hancock
2. Jenny Williams	14	Rick Altig
3. Daniel Otto	13	Larry Geneser
4. Joseph Ward	12	Larry Geneser
5. David Blaisdell	8	Rick Altig

All Time PR Card Production Record

YTD: 61,879 cards

YTD Production

PR Manager	# Cards	SGA
1. Randy Altig	13,160	Rick Altig
2. Malka Arony	9,092	Cohen-Hartman
3. Debbie Enstedt	8,446	Rick Altig

Category A	# Cards	SGA
1. Anthony Gentili	9,384	Joshua Chalom
2. Leo VanDenBussche	5,927	Rick Altig
3. Randy Altig	2,955	Rick Altig
4. Jill Altig	2,859	Rick Altig
5. Susan Fuldauer	2,807	Mark Hancock

Category B	# Cards	SGA
1. Malka Arony	6,106	Cohen-Hartman
2. Wendi Rose	3,099	William Devine
3. Robert Cox	2,226	Mike Jones
4. Sheryl Salakas	1,928	Lisa D'Amico
5. Sandra Johnson	1,873	Gary Bleier

Category C	# Groups	SGA
1. Darrell Dorey	26	Ramin Kouladji
2. Susan Fuldauer	23	Mark Hancock
3. Wendi Rose	19	William Devine
4. Joseph Ward	19	Larry Geneser
5. Jenny Williams	19	Rick Altig

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories.

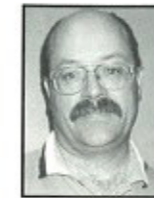
Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have 2 PR Representatives coded and meet production requirements.

PR Manager



Malka Arony
Phoenix, AZ
SGA: Cohen-Hartman

CATEGORY A:



Leo VanDenBussche
Winnipeg, MB
SGA: Rick Altig



Jill Altig
Redmond, WA
SGA: Rick Altig

CATEGORY B:



Malka Arony
Phoenix, AZ
SGA: Cohen-Hartman



Sheryl Salakas
Bridgeville, PA
SGA: Lisa D'Amico

CATEGORY C:



Susan Fuldauer
Indianapolis, IN
SGA: Mark Hancock



Jenny Williams
Redmond, WA
SGA: Rick Altig

"Give the world the best you have and the best will come back to you."

– Anonymous

Watch Us Grow SGAs Expanding Territories

MARCH

A map of the United States is shown with several regional territories outlined. Each territory has a corresponding photo of an agent or agents and their name and territory. The territories and agents are:

- Ontario:** Rick Altig
- Iowa:** Scott Smith
- Central Ohio:** Vic Hancock & Rob Boles
- Eastern Missouri:** Larry Geneser
- Western Massachusetts:** Pat Shehan
- Northern Nevada:** John Jatoft & Don Foti
- Northern Louisiana:** Bill Devine
- Western Florida:** Marc Zipper

AIL Labor Advisory Board Reception At New Orleans, LA



From left to right— Jules Pagano, Mark McAndrew, John Sweeney, President AFL-CIO, Carlos Scaufi, James Hoffa, President - Teamsters Union & Roger Smith.



James Hoffa, President - Teamsters Union & Jake West, President of the Iron Workers enjoy the evening with union members.



Mark McAndrew, CEO of AIL & Deborah Senn, Insurance Commissioner for the State of Washington.



Jules Pagano presents Joe Coccho, President AFGWU with a \$5,000 check for the AFGWU/ASL Scholarship Program while Roger Smith & Bernard Rapoport look on.

Dates to Remember

- April 27, (Thursday)— 2000**
Cutoff date for new business to be counted for April production.
- May 30 - June 2, (Tuesday - Friday)— 2000**
Public Relations Boot Camp, George Meany Center, Washington, D.C.
- May 30, (Tuesday)— 2000**
Executive Advisory Council Meeting
- June 1-3, (Thursday - Saturday)— 2000**
SGA Meeting in Dallas, Texas.
- June 22-24, (Thursday-Saturday)— 2000**
Leadership Development Seminar.
- July 1-31, 2000 — Founders Month**
In honor of AIL's founder Bernard Rapoport we have renamed the former My Month Production Period, Founders Month. Watch for details in upcoming issues of the *Spotlight*.

Company Quality Averages — March

Net to Gross: 73%
Persistency: 72.30%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

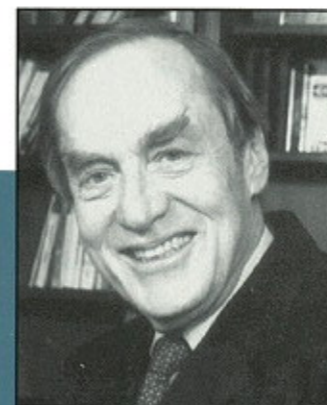
Monetary Donations

- \$1,000 AIL**
Contributed to the Paul Montemayor Scholarship Fund awarded by the Corpus Christi, Texas Chapter of the Labor Council For Latin American Advancement (LCLAA).
- \$1,000 Rick Altig**
Donated money and food to the Seattle Professional Engineering Employees Association (SPEEA) Strike Relief Fund.
- \$2,000 Matt J. Blumert Agency**
Contributed to the 28th Annual Luncheon of the Martin Luther King Jr., D.C. Support Group. With this donation the D.C. Support Group awarded three scholarships to students in the Washington, D.C. Metropolitan Area.

Other Involvement

- The Mike Lavin Agency**
Donated an autographed Eric Lindros jersey for the Local 14 as a prize for the Annual Mesothelioma Fund Golf Outing.

Total
\$4,000



*f*rom the desk of
Bernard Rapoport

Founder
American Income Life

"Having an American Income contract is reason enough to marvel. Your hopes and dreams are all within reach because you have chosen to represent this company."

An Awing Experience

The dictionary defines awe as "a mixed feeling of reverence, fear and wonder caused by something majestic, sublime."

Have you ever been in awe? I experience it every time I think about the miraculous achievements of American Incomers and the great company we have built together.

I was recently reminded of the wealth of opportunity AIL provides when I happened across my bank statement from 1953. The largest deposit for the month was \$300, but the largest balance was \$150 — and the account was overdrawn. When I look at my bank statement today, I am truly in awe.

I remember when I was still selling insurance, Audre found a special dress she wanted to buy. Rather than fret on how I could afford to pay for this dress, I went out and made a few extra sales calls. It was that simple — and it still is today.

Having an American Income contract is reason enough to marvel. Your hopes and dreams are all within reach because you have chosen to represent this company.

Think about your situation as an American Incomer. The renewals from a policy you've sold will keep paying you year after year. The more sales you make, the more additional income you'll receive from renewals. Where else is this possible?

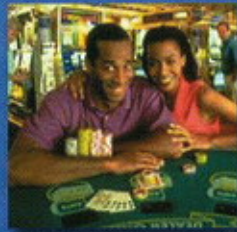
Take advantage of sales generating tools — door knocks, floaters, policy owners, no-show call backs and referrals (D.F.P.N.R.). If you are inspired, only time limits what you can accomplish. When you are committed to D.F.P.N.R., you are on your way to an awe-inspiring future of success.

Piet Hein once said "Living is a thing you do now or never; which do you?" *Commit to living life to the fullest by going for your dreams.*

Welcome To The **Nordic Empress**



Cruise Aboard Royal Caribbean's
Floating Paradise



Casino



Dancing



Swimming



Spa



Lounge

All Aboard

April 23-27

Convention 2001

American Income Life